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 Application No.: 09/478,051
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Docket No. P22425B USA

Bl *for 62* 62. (Amended) [The] a computer-based method [of Claim 60,] for transferring funds to third parties comprising:
creating for each third party a customer account file containing a record of funds deposited by a depositor for use by each third party; and
periodically depositing funds into a customer account file in response to command instructions from said fund depositor, wherein said funds are deposited automatically.

Claim 63, line 1, after "60" insert -- or 62 --.

Claim 65, line 1, after "60" insert -- or 62 --.

Claim 67, line 1, after "60" insert -- or 62 --.

Claim 71, line 1, after "60" insert -- or 62 --.

Please add the following claims:

4 ~~72~~. The method of Claim ~~62~~³, wherein said funds are deposited weekly or monthly.

B2 ~~73~~. The method of Claim ~~60~~¹ or ~~62~~³, wherein said customer account is a debit card account into which cash is deposited.

15 ~~74~~. The method of Claim ~~73~~¹⁴, wherein said third party is a son or daughter of said fund depositor. --

REMARKS

This Amendment is respectfully submitted prior to the examination of the above-identified pending U.S. patent application. This Amendment follows the granting of Applicant's Petition to Make Special on the basis of Infringement. The purpose of the Amendment is to voluntarily restrict the application to one of the claimed inventions, and to present claims ranging in scope in order to expedite examination.